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It is a great satisfaction to the Proprietors and the Editor of "THE ENGLISH CYCLOPÆDIA," that the plan and execution of this great undertaking have received the unqualified approbation of the most influential publications of our day; and they have the pleasure to solicit the attention of their subscribers and the public to the following

## EXTRACTS FROM "THE TIMES" OF OCTOBER 12, 1854.

### PLAN OF PUBLICATION.

"The four volumes now before us, constituting a portion of the *English Cyclopædia*—the last experiment in this direction by Mr. Knight—are based upon their predecessors of the *Penny Cyclopædia*, the materials of the old work having been remodelled so as to adapt them to the existing state of knowledge. Our first anxious question is, are we to have the old story over again? Before we pay our pence, may we be certain that no clause will be necessary in our wills recommending our heirs pliously to contribute their subscriptions for the completion of the work thirty years hence? Are we to have another cheap publication dragging its slow length along for fourteen years—for ten, or even five? We rejoice to state that the answer is, on the whole, satisfactory. Mr. Knight has awakened to a sense of what is due to the general reader, and is about to give him, if we may take his word for it, a

book of universal knowledge, that shall not require illimitable time to wade through it. His new plan, we are bound to say, is excellent, and we entreat him to adhere to it without burdening us with any supplementary matter whatever. He has broken up his book into four great divisions—Geography, Natural History, Biography, Sciences and Arts. The two volumes of Geography and the two of Natural History, which are finished, constitute just one-half of these two divisions, and, as far as they go, contain all that an ordinary reader is solicitous to know, with reference to these large departments of human learning. In the course of a few months the subjects will be completed, and, as Mr. Knight himself very properly remarks, 'the beginning and the end of each series will not present different aspects—the one somewhat antiquated, the other perfectly fresh.'

### GEOGRAPHICAL DIVISION.

"We have taken the trouble to compare some of the articles in the *English Cyclopædia* with the corresponding articles in its predecessor, the *Penny Cyclopædia*, and are enabled to judge of the improvements that have been made, and of the very great care with which fresh knowledge has been brought to bear upon the matter in hand. We turn, for example, to a few places in the volumes of Geography; to which public attention is now more immediately directed. The article 'Alaud' is not much extended; but we find what is not in the *Penny*, that the port of Yttermas is 'large enough to contain the whole Russian fleet, and that there is a vast citadel on the island and extensive fortifications, affording room, it is said, for above 60,000 men.' This is not a large addition; but there was no talk of a Russian war when the article was published in 1833; and it is satisfactory to find that minute additions are made without having been called for by passing events. In

the same way we find small but most useful additions to the articles 'Baltic' and 'Black Sea.' In the original article 'Crimes,' the harbours are noticed very slightly, and we are simply told that 'Sevastopol, formerly Akthiar, with 3,000 inhabitants, is a station of ships of war.' In the *English Cyclopædia* we find a detailed account of the docks and the forts, not very full, but evidencing—which is all we require in such a work—a careful reference to authorities. In the article 'Danube' we have a very clear account of the course of the river, reprinted to a great extent from the *Penny*, but interspersed with numerous small additions which show how carefully recent works have been consulted. All that relates to the mouths of the Danube and the neglect of Russia to clear the channel, is new and important. The progress of geographical discovery has, of course, given new and important features to the *Cyclopædia* of Geography."

### NATURAL HISTORY DIVISION.

"Opening the Natural History volumes, we see that in the article 'Aquavivarium,' the rationale of the exhibition in the Zoological Gardens is given. In the article 'Dodo,' all the new and curious matter collected by the late Mr. Strickland is embodied in the admirable paper in the *Penny* by Mr. Broderip. Few things have been more remarkable than the progress of natural history research during the last twenty years, particularly in the lower departments of organised life, in which the microscope has revealed so much to us. The advance of knowledge has been accurately noted in the *English Cyclopædia*. In its predecessor, as discovery succeeded discovery, the writers were compelled to notice new matters under the name of species rather than of genera. The scattered portions are now all brought

together. The bare mention of such names as Owen, Edward Forbes, Harvey, Huxley, Walker, as authorities in natural science, shows how much has to be stated which was not in the original work. A reference to the names of Liebig, Lehmann, Dr. Carpenter, and Professor Ansted, suggests how much there is of new and curious to be found in chemistry, physiology, and geology. Not to go beyond the first volume, the articles 'Adipose Tissue,' 'Air Bladder,' 'Animal Kingdom,' 'Bile,' indicate how much has been done of late years in physiological research, and how much intelligent labour is required to render the information supplied to the purchaser of the *Penny Cyclopædia* of real use to the unscientific reader of the present time."

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"Mr. Charles Knight, in a recently published little book, 'The Old Printer and Modern Press,' which abounds in curious facts upon the history of books, states that 'no work that occupied more than four or five years in its completion was ever successful in this country.' The sale of the 'Penny Cyclopædia,' of which the publication occupied eleven years, or two years less than the *Real-encyclopædie*, gradually fell from 50,000 to 20,000—more than half the original subscribers preferring to

sacrifice their previous outlay to waiting any longer for the final articles of the alphabet, which were as frequently required for reference as the earlier portion. Mr. Knight, in an IMPROVED EDITION of the work, which he is issuing under the title of the 'ENGLISH CYCLOPÆDIA,' has consequently found it expedient to break up the former single series into four divisions, for the purpose of bringing each to a speedier completion."

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The Annual General Meeting of this Society was held on the 30th of May, 1854, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress. It appeared that the Assurance in 1853 considerably exceeded those effected in any previous year; the number of Policies issued being more than 400, and the annual income thereon being upwards of 7,000l. It also appeared that, except in 1849, when the visitation of the cholera took place, the claims arising from deaths were, in every year, much below their estimated amount. The Members present at the Meeting were fully satisfied with the Report, and resolved unanimously that a Reduction of 2½ per cent. should be made in the current year's Premium payable by all Policyholders now entitled to participate in the Profits. Credit is allowed for half the Annual Premiums for the first five years.

The following Table exemplifies the effect of the present reduction.

Age when Assured.	Amount Assured.	Annual Premium originally paid.	Allowance of 2½ per cent.	Annual Premium now payable.
30	£1,000	£20 17 6	£5 11 6	£14 6 0
35	1,000	23 13 4	5 11 8	17 11 8
40	1,000	26 13 8	6 13 8	20 10 0
45	1,000	29 13 8	7 13 8	22 0 0
50	1,000	32 13 8	8 13 8	24 0 0

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**UNITED KINGDOM LIFE ASSURANCE COMPANY, 5, Waterloo-place, Pall Mall, London.**

The FOURTEENTH ANNUAL GENERAL MEETING of the Company—being the twenty-first of its existence—was held at the Head Office, No. 5, Waterloo-place, Pall Mall, London, on Friday, July 14, 1854.

**CHARLES GRAHAM, Esq. F.R.S.**, in the Chair.

Statements of accounts, from the formation of the Company down to the 31st December last, were laid before the Meeting, from which the following is abstracted:—That during the year ending 31st December, 1853, 448 new Policies have been issued, assuring 351,188l., and yielding, in annual premiums, a sum of 13,334l. 4s. 6d.

That the yearly income from Premiums alone is 107,502l. 15s. 5d. That the property of the Company, as at 31st December last, amounts to 483,962l. 10s. 11d.

That the sum assured by each Policy from the commencement averages 732l. 19s.

That 89 Policies on 67 lives have become claims in 1853, on which 67,373l. 6s. 4d. has been paid; and

That the Company commenced business in 1834, 9,293 Policies have been issued in all, of which 3,730 have lapsed, surrendered, or become claims.

By order of the Board, **PATRICK MACINTYRE, Sec.**

**THE DIRECTORS OF THE STANDARD LIFE ASSURANCE COMPANY** request attention to the advantage of joining the Company before the close of the books for the present year on 15th November, with reference to the division of Profits 1853.

The Fund to be divided in 1855 will be derived from the Profits which have arisen since 1850, and those persons who effect Assurances at this time will secure TWO YEARS' Participation in that Fund, while they will rank at the division in 1856 for seven years' bonus; in 1857, for twelve years' bonus; and so on, increasing their claim at EACH PERIOD.

The principle on which the Company's Assurance are divided is similar to a PONTINE, and the Directors have been enabled to confer very large benefits on the Policyholders at the former Divisions of Profits in 1835, 1840, 1845, and 1850; some of the earliest Assurances having been increased at the rate of 57l. 6s. for each 1000l. assured, thus making an original 1,000l. Policy equal to 1,573l.

The Directors confidently assert that no Life Assurance Institution holds out greater advantages than the Standard to persons who, looking forward to long life, effect Assurances for the benefit of their families.

The Company's large Accumulated Funds are invested on the security of Land and in Government securities. The income is considerably upwards of Two Hundred Thousand Pounds per annum; and for some years the average number of persons who have joined the Institution has been 82, and the corresponding annual amount of New Assurances, 100,000.

#### LONDON.

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The Right Honourable the EARL OF ARBERBORN.

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